

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO: 15090-AG17-0228-057

IN THE MATTER OF:

Sarah J. Sauer
2802 Mussman Dr.
Indianapolis, IN 46222

Respondent,

Resident Producer License #: 1658630

Type of Agency Action: Enforcement

FILED

MAR 24 2017

STATE OF INDIANA
DEPT. OF INSURANCE

AGREED ENTRY

This Agreed Entry is executed by and between the Enforcement Division of the Indiana Department of Insurance ("Department"), by counsel, Cathleen Nine-Altevogt, and Respondent, Sarah J. Sauer ("Respondent"), an Indiana resident insurance producer. This Agreed Entry is subject to the review and approval of the Commissioner of the Department.

WHEREAS, Respondent is a licensed Indiana resident insurance producer, holding license number 1658630;

WHEREAS, Respondent obtained the producer license with qualifications for Life, Accident and Health lines of authority on March 22, 1980 and a Property and Casualty line of authority on June 12, 1982;

WHEREAS, on or about December 3, 2015, Respondent submitted an application to Transamerica Insurance, in order to obtain life insurance coverage for Harold Johnson, Sr. ("Mr.

Johnson”), who had asked Respondent to hold his application while he considered his coverage options;

WHEREAS, Mr. Johnson died on September 22, 2015; nearly three (3) months prior to the submission of the life insurance application by the Respondent;

WHEREAS, Respondent also received instructions from Howard Johnson in December, 2015 to hold his application and Respondent confused Howard Johnson with the pending application from Harold Johnson.

WHEREAS, Respondent did not discover that she had submitted an application for insurance for Harold Johnson, the wrong client, until after the application had been submitted;

WHEREAS, Respondent's submission of a deceased person's application for a policy of life insurance is fraudulent, demonstrating incompetence and untrustworthiness in the conduct of business and is subject to administrative action in accordance with Indiana Code § 27-1-15.6-12(b)(8);

WHEREAS, the Department and Respondent desire to settle the issues without a hearing.

IT IS, THEREFORE, NOW AGREED by and between the parties as follows:

1. The Commissioner has jurisdiction over the subject matter of and the parties to this Agreed Entry.
2. This Agreed Entry is executed voluntarily by the parties.
3. Respondent voluntarily and freely waives the right to a public hearing.
4. Respondent voluntarily and freely waives the right to petition for judicial review of this agreement and the Commissioner's Final Order.

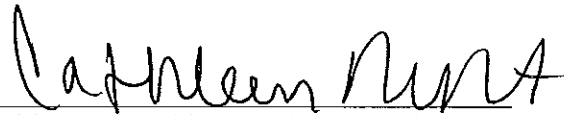
5. Respondent's Indiana insurance producer license number 1658630 shall be placed on probationary status as defined in Indiana Code § 27-1-15.6-12(a), effective on the date of the Commissioner's Final Order in this matter.
6. Respondent shall pay an administrative fine of \$1000.
7. The Department agrees to accept Respondent's compliance with the terms of this agreement as full resolution of this matter.
8. Respondent has entered into this agreement freely, and has not been subject to duress, threat or undue influence.
9. Should this Agreed Entry not be accepted by the Commissioner, it is agreed that presentation to and consideration of this Agreed Entry by the Commissioner shall not unfairly or illegally prejudice the Commissioner from further participation in or resolution of these proceedings.
10. Respondent is aware that failure to comply with any of the terms of this agreement will result in the matter being set for a hearing.
11. Respondent has carefully read and examined this agreement and fully understands its terms.

3-22-17

Date Signed

3-20-17

Date Signed



Cathleen Nine-Altevogt (32706-49)
Attorney for the Enforcement Division
Indiana Department of Insurance



Sarah J. Sauer, Respondent

STATE OF INDIANA)
) SS:
COUNTY OF Marion)

Before me a Notary Public for Marion County, State of Indiana, personally appeared Sarah J. Sauer being first duly sworn by me upon her oath, says that the facts alleged in the foregoing instrument are true.

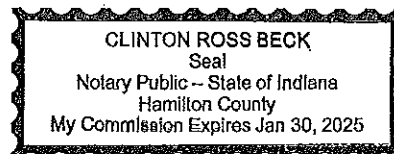
Signed and sealed this 20th day of March, 20 17.

Sarah J. Sauer *Clinton R. Beck*
Signature

Sarah J. Sauer *Clinton R. Beck*
Printed

My Commission expires: 01/30/25

County of Residence: Hamilton



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) SS:
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FINAL ORDER

The Indiana Department of Insurance ("Department"), by counsel, Cathleen Nine-Altevogt, and Sarah J. Sauer ("Respondent"), a licensed resident Indiana insurance producer, signed an Agreed Entry which purports to resolve all issues involved in the action by the Department regarding Respondent's license, and which has been submitted to the Commissioner of Insurance (the "Commissioner") for approval.

The Commissioner, after reviewing the Agreed Entry, finds it has been entered into fairly and without fraud, duress or undue influence, and is equitable between the parties. The Commissioner hereby incorporates the Agreed Entry, as if fully set forth herein, and approves and adopts in full the Agreed Entry as a resolution of this matter.

IT IS THEREFORE ORDERED by the Commissioner of Insurance:

1. Respondent's resident producer license is hereby placed on probationary status for the period of one year from the date of this Final Order.

2. Respondent is hereby fined \$1000, due within thirty (30) after the signing of this Final Order, in accordance with Indiana Code § 27-1-15.6-12(a), for violations of Indiana Code § 27-1-15.6-12(b)(8), as evidenced by Respondent submitting a life insurance policy for a deceased individual,.

ALL OF WHICH IS ORDERED this 24 day of March, 20 17.


Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution:

Cathleen Nine-Altevogt
INDIANA DEPARTMENT OF INSURANCE
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Indianapolis, Indiana 46204-2787

Sarah J. Sauer
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